

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Erwin Santos</u> | Social Security number or ITIN | xxx-xx-8145 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | <u>Sheila Santos</u> | Social Security number or ITIN | xxx-xx-4720 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 20-18001-SLM | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Erwin Santos

Sheila Santos

11/30/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Erwin Santos
Sheila Santos
Debtor(s)

Case No. 20-18001-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 30, 2020

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 104

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2020:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Erwin Santos, Sheila Santos, 147 Ridge Rd., Apt. D, Cedar Grove, NJ 07009-2065 |
| aty | + Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3017 |
| r | + Racelis Realty, Inc, 471 West Side Avenue, Jersey City, NJ 07304-1401 |
| 518879869 | + 2A Marketing, 7313 Livingston Road, Oxon Hill, MD 20745-1723 |
| 518879870 | + 71lbs.com, 7900 Nova Dr., Ste. 208, Fort Lauderdale, FL 33324-5821 |
| 518879871 | + A Giminex Trading, 5 Wegmann Way, Oak Ridge, NJ 07438-9600 |
| 518879872 | + Alley Property Management, 1764 51st Street, Brooklyn, NY 11204-1556 |
| 518879873 | + Altus Global Trade Solutions, Attn: Jennifer James, 2400 Vertans Blvd., Ste 300, Kenner, LA 70062 |
| 518879877 | + Ariel Bulaon, 147 Boyd Ave, Jersey City, NJ 07304-1101 |
| 518879878 | + B.H. Security, 10 Progress St., Union, NJ 07083-8115 |
| 518879886 | ++ BRYN MAWR FUNDING, 801 LANCASTER AVE, BRYN MAWR PA 19010-3305 address filed with court:, Bryn Mawr Funding, Division of Bryn Mawr Trust, PO Box 692, Bryn Mawr, PA 19010 |
| 518896241 | + Barbara L Farley, Esquire, 13 Wilkins Avenue, Haddonfield, NJ 08033-2451 |
| 518879879 | + Barbara L. Farley, Esq., 13 Wilkins Ave, Haddonfield, NJ 08033-2451 |
| 518879880 | + Beacon Fire Protection, 41 Vreeland Ave., Totowa, NJ 07512-1120 |
| 518879881 | + Benjamin Karfunkel, Esq., 1129 Bloomfield Ave., Suite 215, West Caldwell, NJ 07006-7155 |
| 518879882 | + Berkley Bakeshop, 405 Raritan Ave, Highland Park, NJ 08904-2739 |
| 518879883 | + Bibingkafe, 34 E. Somerset St., Raritan, NJ 08869-2109 |
| 518879885 | + Bruce Gudin, Esq., Ehrlich, Petriello, Gudin & Plaza, 60 Park Pl., Suite 1016, Newark, NJ 07102-5504 |
| 518896242 | + Bryn Mawr Equipment Finance, Inc., 13 Wilkins Avenue, Haddonfield, NJ 08033-2451 |
| 518879887 | + Bumble Bee Trading, 4756 Chino Ave., Chino, CA 91710-5121 |
| 518879889 | + Byline Financial Group, 2801 Lakeside Dr., Suite 212, Bannockburn, IL 60015-1200 |
| 518879888 | + Byline Financial Group, Bin 88205, Milwaukee, WI 53288-8205 |
| 519029017 | + Camacho & Camacho, LLP, 4105 US Highway 1, Suite 12, Monmouth Junction, NJ 08852-2157 |
| 518879890 | + Camtrade Enterprises, Inc., 2929 Whipple Road, Union City, CA 94587-1207 |
| 518879891 | + Casa Victoria, 691 Newark Ave., Jersey City, NJ 07306-2803 |
| 518879892 | + Cee Enterprises, Inc., 4201 Tonnelle Ave., North Bergen, NJ 07047-2430 |
| 518879897 | + Chase Disney Rewards Visa, PO Box 1243, Charlotte, NC 28201-1243 |
| 518879899 | + Christine's Bake Shop, 10 Race St., North Plainfield, NJ 07060-4839 |
| 518879900 | + Cintas, 51 New England Ave., #5, Piscataway, NJ 08854-4117 |
| 518879904 | + Daimler Trust (MB), 14372 Heritage Parkway, Fort Worth, TX 76177-3300 |
| 518879905 | + Deborah Ashen, Esq., Byline Financial, Ashen/Faulkner, 217 N. Jefferson St., Suite 601, Chicago, IL 60661-1114 |
| 518879906 | + Ecolab Food Safety Specialties, 1 Ecolab Pl., Saint Paul, MN 55102-2739 |
| 518879907 | + Estate of Florentina Santos, 254 Columbia Ave, Jersey City, NJ 07307-3902 |
| 518879908 | + Fedex, P.O. Box 371461, Pittsburgh, PA 15250-7461 |
| 518879909 | + Filstop, Inc., 683 Newark Ave, Jersey City, NJ 07306 |
| 518879910 | + Fritze Bakeshop, 363 S. Wishington Ave., Bergenfield, NJ 07621-4311 |
| 518879912 | + GL Food Wholesale, 227 N. Hudson Ave., City of Industry, CA 91744-4408 |
| 518879911 | + Gary Camacho, CPA, Camacho & Camacho LLP, 4105 US Highway 1 Suite 12, Monmouth Junction, NJ 08852-2157 |
| 518879913 | + Glover's House of Sweets, 443 Baldwin Ave., Jersey City, NJ 07306-1515 |

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Nov 30, 2020

Form ID: 318

Total Noticed: 104

518879914 Golden Fortune Import & Expot Corp., 55 Hook Road, Front Bldg., Bayonne, NJ 07002-5006
518879915 + Gregory J. Skiff, Esq., Skiff Law Firm LLC, 28 Marlin Drive, Whippany, NJ 07981-1279
518879916 + Heike Borges, 109 Holster Rd., Clifton, NJ 07013-3938
518879917 + Hitachi Capital, 7808 Creekridge Circle, Suite 250, Edina, MN 55439-2647
518879918 Hitachi Capital America Corp., PO Box 1880, Minneapolis, MN 55480-1880
518879921 Isaac Rabovsky & Elisheva Lautman, 167 Mineral Spring Ave., Passaic, NJ 07055-2504
518879925 + JFC International, 55 Wildcat Way, Linden, NJ 07036-5800
518879922 + Jacob B. Sellers, Esq., Greenstein Sellers PLLC, 825 Nicollet Mall, Suite 1648, Minneapolis, MN 55402-2705
518879923 + Jeffrey T. Testa, Esq., McCarter & English, LLP, Four Gateway Center, 100 Mulberry St, Newark, NJ 07102-4056
518879924 + Jennifer Santos, 802 Baltimore Ave, Roselle, NJ 07203-2310
518879928 LGR Consulting, 9 Gallop Lane, Suite A, Somerset, NJ 08873-5342
518879930 + LS Filipino Merchandising, 132 Allwood Pl., Clifton, NJ 07012-1252
518879926 + Lees Food Corp., 24-0 Commerce Rd., Fairfield, NJ 07004-1640
518879927 + Levin Property Management, PO Box 326, Plainfield, NJ 07061-0326
518879929 + Logwood Enterprises, 381 Armstrong Ave., Jersey City, NJ 07305-1301
518879931 + Mayon Grill, 569 West Side Ave., Jersey City, NJ 07304-1767
518879935 + Mr. Chin Bakeshop, 345 Passaic St., f129.50, NJ 07055-5818
518879936 + Myra's Bakeshop, 71 Belleville Ave, Bloomfield, NJ 07003-5268
518879938 + Networks NYC, 200 Coolbaugh Road, East Stroudsburg, PA 18302-9548
518879942 + Orlando Marasigan, 265 3rd St., Clifton, NJ 07011-3240
518879947 + PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518879943 Passaic Valley Water Commission, PO Box 11393, Newark, NJ 07101-4393
518879944 + Philippine Bread House, 530 Newark Ave., Jersey City, NJ 07306-1312
518879945 Philippine Foodtrade, PO Box 911307, Los Angeles, CA 90091-1236
518879946 + Pinex Trading Corp., 30331 Whipple Road, Union City, CA 94587-1526
518879948 + Ramar Foods International, 1101 Railroad Lane, Pittsburg, CA 94565-2641
518879949 + Santander Bank, PO Box 841002, Boston, MA 02284-1002
518879950 + Slomin's Alarm, 125 Lauman Lane, Hicksville, NY 11801-6539
518879951 + State of New Jersey, Division of Taxation, CN 249, Trenton, NJ 08602-0249
518879952 + Suez Water, c/o Jersey City MUA, 69 DeVoe Pl., Hackensack, NJ 07601-6105
518879953 + Sugar Joy Bakeshop, 1030 US Highway 22, North Plainfield, NJ 07060-6674
518879954 + Summit Import Corporation, 100 Summit Place, Jersey City, NJ 07305-4599
518879955 + Suzanne M. Klar, Esq., PSE&G, PO Box 570, Newark, NJ 07101-0570
518879960 + TS Electric, LLC, 1764 51st St., Brooklyn, NY 11204-1556
518879956 + Tienley Enterprises, Inc., 125-129 Chrystie St., New York, NY 10002-2810
518879957 + Tim Dehass, 81 Field Road, Clifton, NJ 07013-3336
518879959 + Trinity Automotive, Inc., 85 Route 17, Wood Ridge, NJ 07075-2441
518879961 + United Food of Asia, 287 Vandervoort Ave., Brooklyn, NY 11211-1718
518879963 + Vasinee Food Corporation, 1247 Grand St., Brooklyn, NY 11211-1800
518879964 # Verizon, PO Box 4842, Trenton, NJ 08650-4842
518879965 Zero In, 9019, Hicksville, NY 11802

TOTAL: 80

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| tr | + Email/Text: charles.forman@txitrustee.com | Nov 30 2020 21:44:00 | Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 30 2020 21:46:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Nov 30 2020 21:46:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518879875 | EDI: AMEREXPR.COM | Dec 01 2020 02:13:00 | American Express, Customer Service, P.O. Box 981535, El Paso, TX 79998-1535 |
| 518879874 | EDI: AMEREXPR.COM | Dec 01 2020 02:13:00 | American Express, PO Box 297879, Fort Lauderdale, FL 33329-7879 |
| 518879884 | EDI: CITICORP.COM | Dec 01 2020 02:13:00 | Bloomington's American Express, PO Box 8052, |

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Nov 30, 2020

Form ID: 318

Total Noticed: 104

| | | | |
|-----------|--|----------------------|--|
| | | | Mason, OH 45040-8052 |
| 518879901 | + EDI: CITICORP.COM | Dec 01 2020 02:13:00 | Citi Card, Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500 |
| 518879902 | EDI: CITICORP.COM | Dec 01 2020 02:13:00 | Citi Cards, PO Box 790046, Saint Louis, MO 63179-0046 |
| 518879903 | + EDI: COMCASTCBLCENT | Dec 01 2020 02:08:00 | Comcast, One Comcast Center, Philadelphia, PA 19103-2899 |
| 518879919 | EDI: IRS.COM | Dec 01 2020 02:13:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518879893 | EDI: JPMORGANCHASE | Dec 01 2020 02:08:00 | Chase, Mail Code 0H4-7399, PO Box 182613, Columbus, OH 43218 |
| 518879894 | EDI: JPMORGANCHASE | Dec 01 2020 02:08:00 | Chase Bank, Mail Code LA4-6475, 700 Kansas Lane, Monroe, LA 71203 |
| 518879895 | EDI: JPMORGANCHASE | Dec 01 2020 02:08:00 | Chase Bank, PO Box 78420, Phoenix, AZ 85062-8420 |
| 518879896 | EDI: JPMORGANCHASE | Dec 01 2020 02:08:00 | Chase Disney Rewards Visa, Card Services, PO Box 15298, Wilmington, DE 19850 |
| 518879898 | EDI: JPMORGANCHASE | Dec 01 2020 02:08:00 | Chase Visa, PO Box 1423, Charlotte, NC 28201-1423 |
| 518879932 | + EDI: DAIMLER.COM | Dec 01 2020 02:13:00 | Mercedes Benz Financial, PO Box 685, Roanoke, TX 76262-0685 |
| 518879933 | + EDI: DAIMLER.COM | Dec 01 2020 02:13:00 | Mercedes Benz Financial Services, PO Box 685, Roanoke, TX 76262-0685 |
| 518879934 | EDI: DAIMLER.COM | Dec 01 2020 02:13:00 | Mercedes Benz Credit Corporation, PO Box 685, Roanoke, TX 76262-0685 |
| 518879937 | Email/Text: LITIGATION@NECLEASE.COM | Nov 30 2020 21:44:00 | NEC Financial Services, LLC, 250 Pehle Ave., Suite 203, Saddle Brook, NJ 07663 |
| 518879939 | Email/Text: bnc@nordstrom.com | Nov 30 2020 21:45:21 | Nordstrom, PO Box 79137, Phoenix, AZ 85062-9137 |
| 518879940 | EDI: AGFINANCE.COM | Dec 01 2020 02:08:00 | One Main Financial, Elmwood Center, 441 Market St., Elmwood Park, NJ 07407-3104 |
| 518879941 | + Email/Text: bcwrtoff@cablevision.com | Nov 30 2020 21:46:00 | Optimum, 200 Jericho Quadrangle, Jericho, NY 11753-2701 |
| 518879958 | Email/Text: jwells@tql.com | Nov 30 2020 21:46:00 | Total Quality Logistics, PO Box 634558, Cincinnati, OH 45263-4558 |
| 518879962 | EDI: USBANKARS.COM | Dec 01 2020 02:13:00 | US Bank, PO Box 6353, Fargo, ND 58125-7353 |
| TOTAL: 24 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| aty | *+ | Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017 |
| 518879920 | *P++ | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Special Procedures, 955 So. Springfield Avenue, Springfield, NJ 07081 |
| 519016952 | *+ | JFC International Inc, 55 Wildcat Way, Linden, NJ 07036-5800 |
| 518879876 | ## | Ariana Brooks-James, 147-D Ridge Road, Cedar Grove, NJ 07009-2065 |

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Nov 30, 2020

Form ID: 318

Total Noticed: 104

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2020 at the address(es) listed below:

| Name | Email Address |
|--------------------|---|
| Charles M. Forman | cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com |
| Charles M. Forman | on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com |
| Denise E. Carlon | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Erin Kennedy | on behalf of Trustee Charles M. Forman ekennedy@formanlaw.com jkisla@formanlaw.com |
| Leonard C. Walczyk | on behalf of Joint Debtor Sheila Santos lwalczyk@wjslaw.com lwalczyk@ecf.inforuptcy.com;dmendez@ecf.inforuptcy.com |
| Leonard C. Walczyk | on behalf of Debtor Erwin Santos lwalczyk@wjslaw.com lwalczyk@ecf.inforuptcy.com;dmendez@ecf.inforuptcy.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 7